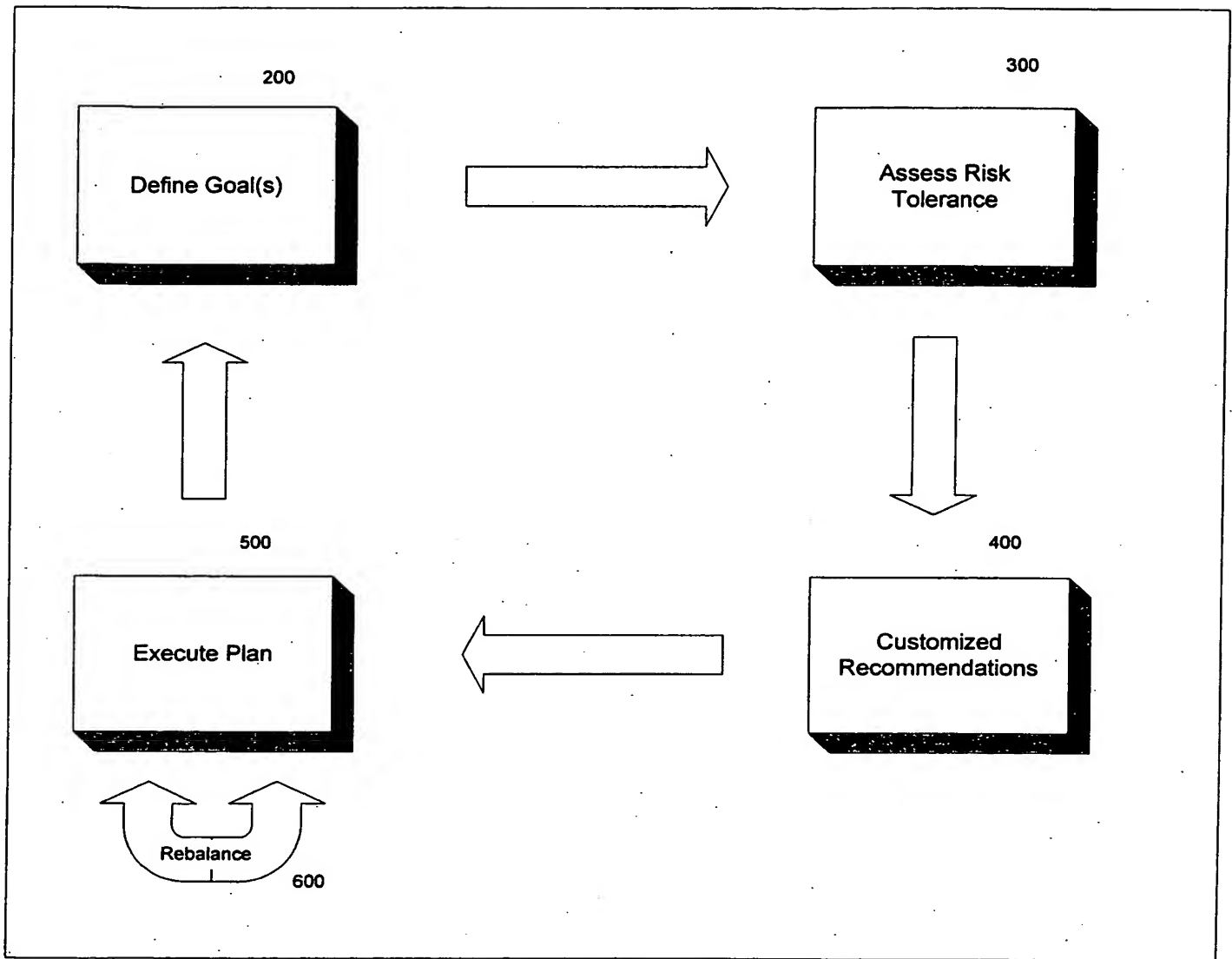


Fig. 1

100



Amerivest®

AMERITRADE **What is your investment goal?**

Different financial goals require different investing strategies. Once you define your investment goal, we can suggest a portfolio designed to help you reach it.

To get started, we need you to tell us about your goal, your risk tolerance, and when you'll need your investment dollars. As you answer the questions (see "How to Use This Form") below, we'll determine information about our reasons for suggesting them.

Select your goal

210

?

- ☐ Retirement
- ☐ Education
- ☐ Wealth accumulation
- ☐ Other (please specify)

i.e., second home

Give your goal a name (optional)

?

This goal is for

~ 201

i.e., Emma's college, second home, new boat

Continue

FIG. 2



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[Help](#) [Close Window](#)

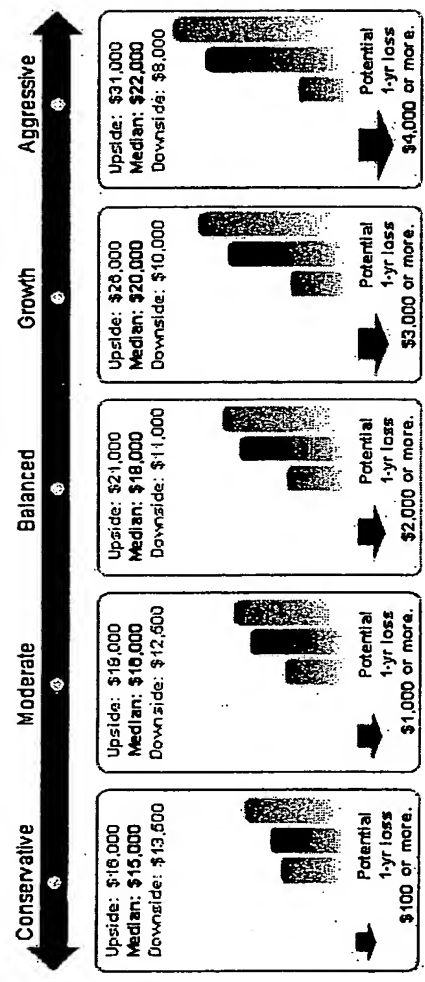
800-xxx-xxxx

Amerinvest : Assess Risk Tolerance

Step 2 of 4

How you assess your tolerance for risk will affect the performance of your investments over time. Investing in riskier investments generally results in a higher investment return over the long term, but riskier investments also tend to fluctuate more in value over the short term. For example, assume you make a \$10,000 investment that you plan to hold for 10 years, without making any additional savings contributions.

Taking into account the potential value of the investment after 10 years, as well as the potential short term losses on the investment, choose which of the following risk profiles best describes your tolerance for risk.



The examples above are designed solely to help you assess your tolerance for risk. Stated returns are for illustrative purposes only and are not a projection or prediction of results.

Need Help?
For help identifying your tolerance for risk, click below for a quick risk survey.

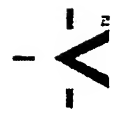
Risk Tolerance Questions 302 **Back** **Next**

Email support@amerinvestbyfn.com for help or to provide feedback

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FIG. 3



What is your risk tolerance?

Knowing how much long-term risk you're comfortable with is an important part of developing an investment plan. It determines what kind of investment strategy best suits your needs.

This brief quiz consists of 6 questions that will determine the level of investment risk you should accept. Please answer them by selecting the button that most closely reflects your position.

Risk tolerance question 1 of 6

2

1. Which concerns you more: day-to-day fluctuations in the value of your investments, or the possibility that your investments may not grow enough to meet your long-term goals?

**I'm more worried about
day-to-day fluctuations.** ☐




**I'm more concerned about
long-term results.** ☐

Continue 

FIG. 4A

Risk tolerance question 2 of 6

2. You need to reach your financial goal in 10 years, and you've just invested a portion of your assets specifically toward achieving it. In the first year, these assets lose 1/3 of their total value, but evidence suggests that the portfolio should more than double over 10 years—enough to meet your goal. **How would you react?** 


☐ I don't think I could stand it; I'd switch to more conservative investments.

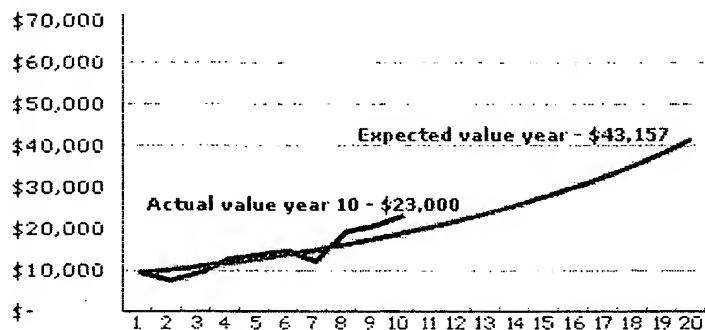
☐ It doesn't bother me; I'd stick with my plan.

[Previous](#)[Continue](#)

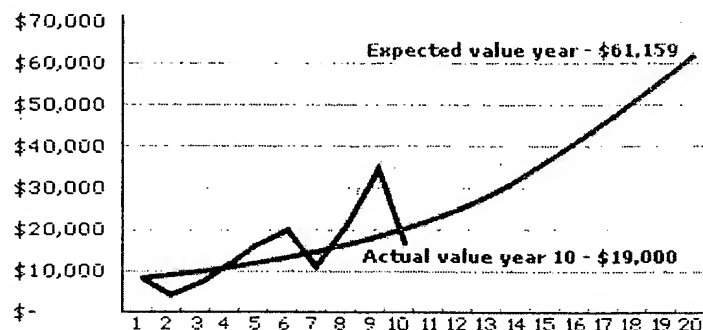
FIG. 4B

Risk tolerance question 3 of 6

3. The charts below represent the expected value of two simulated investments over 20 years and the actual value at the end of the first 10 years. Over 20 years, Investment 1 is expected to return about 8% per year and Investment 2 is expected to earn about 10% per year. Which would you prefer? 



Investment 1




Investment 2

I prefer Investment 1. ☐☐☐☐☐I prefer Investment 2. ☐[Previous](#)[Continue](#)

FIG. 4C

Risk tolerance question 4 of 6

4. You are considering 5 different investments, all of which are expected to satisfy your goal. The chart below lists the expected range of return for each over any single one-year period. Which investment would you prefer? 

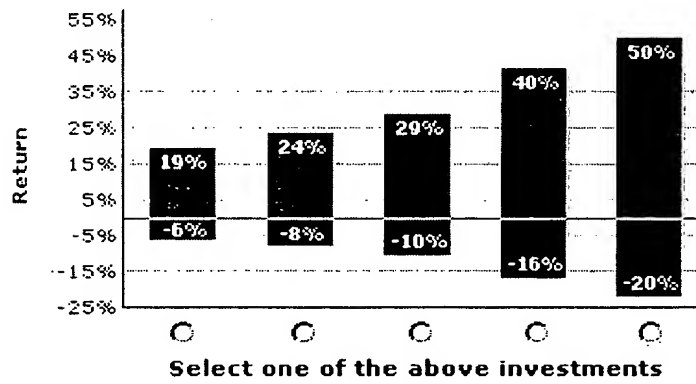
[Previous](#)[Continue](#)

FIG. 4D

Risk tolerance question 5 of 6

5. Choose the statement that best reflects your thoughts on achieving this financial goal. 

I'm interested in stable growth in the value of my portfolio, even if it means achieving lower results in the long run.

☐☐☐☐☐

I'm interested in achieving the maximum growth possible in my portfolio, even if it means accepting significant short-term losses.

[< Previous](#)[Continue >](#)

FIG. 4E

Risk tolerance question 5 of 6

5. Choose the statement that best reflects you

☐ I'm interested in stable growth in the value of my portfolio, even if it means achieving lower results in the long run.

Amerivest help 

More aggressive investing may result in short-term volatility, which sometimes means significant dollar losses. But over the long run, you may end up with more than you need to satisfy your goal. If you don't like to lose money, select investments that have lower returns but offer more stable growth.

☐ I'm interested in achieving the growth possible in my portfolio, even if it means accepting short-term losses.

 PreviousContinue 

FIG. 4F

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Risk tolerance question 6 of 6

6. How much experience do you have investing in the stock and bond markets? 

I have little or no experience. ☐ ☐ ☐ ☐ ☐ I am very experienced.


Previous

Evaluate Risk

FIG. 4G

Your risk tolerance is:
Moderate

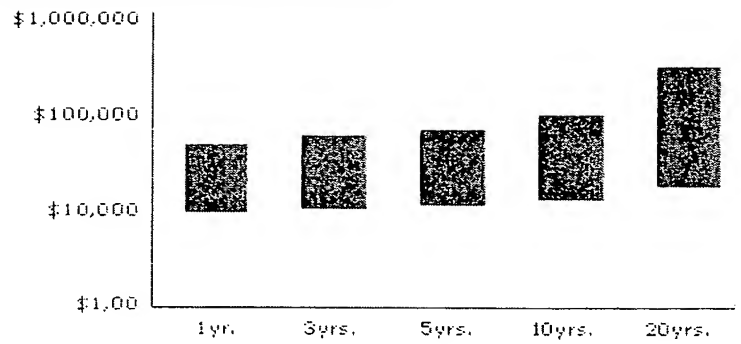
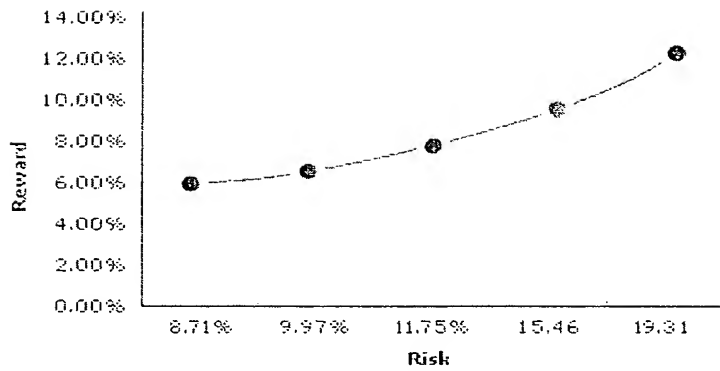
Choose another risk tolerance level:

Select ... 

A moderate risk tolerance means:

- Rational/actual answer 1
- Rational/actual answer 2
- Rational/actual answer 3

To change your answers and see how results [click here](#) or [click here](#)



Continue

FIG. 4H

How will you allocate funds?

The right approach to asset allocation depends on your market volatility.

By dividing your investment among various investment classes, you can benefit from the overall growth of the market while keeping risk within the parameters you've defined.

* Required information

When do you expect to retire? 


Select a year  ~ 202

How old will you be when you retire in [yr]? 

years ~ 203

How much money will you need in today's dollars? 

204

\$ per month 
i.e., 20,000

Anticipated annual rate of inflation

Calculate Investment

FIG. 5


**You will need to invest \$XXX.XXX
to meet your goal.**


Now that we've identified how much you need, it's time to create an investing strategy that will align your investments with your goal.

Select the funding strategy you are most comfortable with. You can make contributions toward your goal, or have AmeriTrade automatically invest for you. Then AmeriTrade will create a customized portfolio for you—one that you can manage and rebalance with ease.

Select a funding method

?

01  **Invest [\$XXX,XXX.XX] now.**


02  **Start with less and contribute over time.**

How much do you want to invest now?

\$

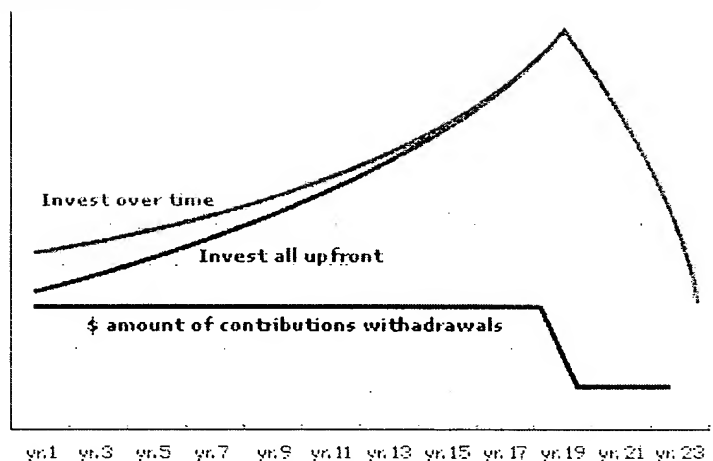
This means you should contribute:

[\$XXX,XXX.XX] per

03  **Choose another option.**

☒

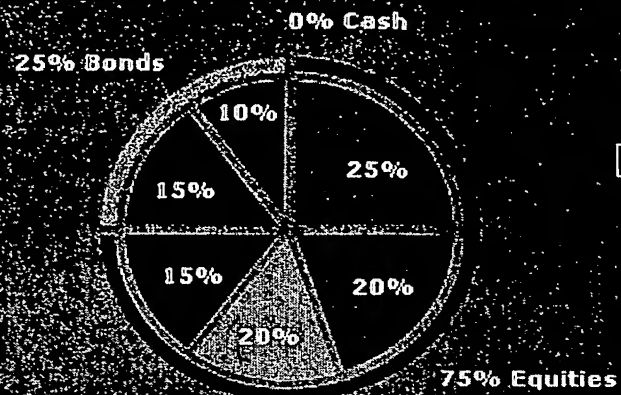
\$350,000
\$300,000
\$250,000
\$200,000
\$150,000
\$100,000
\$50,000
\$-
\$(50,000)
\$(100,000)
\$(150,000)



See Investing Strategy

FIG. 6

Recommended asset
allocation for [goal name]



701

Asset allocation details:

702

Based on your goal, risk tolerance, and timeframe, we recommend that your initial investment of [\$XXX] be distributed as shown. Feel free to edit the target figures and recalculate. [Why is this allocation right for you?](#)

Asset Class	Security	Symbol	Description	Target %	Target \$
Stock	Domestic large	MMMM	IVV iShares S&P 500 Index	25	16,250
	Domestic mid.	MMMM	IWR iShares Russell Midcap Index	20	13,000
	Domestic small	MMMM	IWM iShares Russell 2000 (Small cap) Index	15	9,750
	Int'l developed	MMMM	EFA iShares Europe, Australasia, Far East Index	15	9,750
Fixed income	Short term tres.	MMMM	SHY iShares Lehman 1-3 (Short term) Gov't Index	15	9,750
	High qual. corp.	MMMM	LQD iShares Corporate Bond Index	10	6,500
Cash	Cash	MMMM	Amerivest Preferred Money Market	0	0
Total:				100%	\$48756

Cancel

Open Account

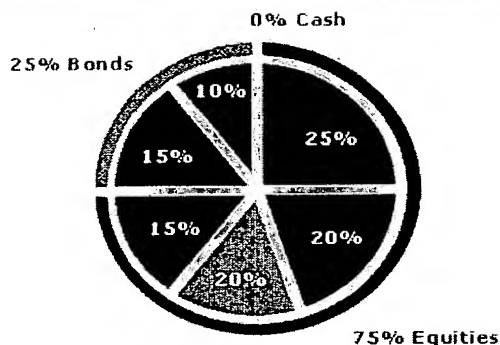
FIG. 7

[Edit my Info](#)

- [Invest](#)
- [Withdraw](#)
- [Rebalance](#)
- [Performance](#)

[Edit Goal](#)**Amerivest** Patent Pending[Help](#) [Edit Goal](#)**Would you like to invest now?**

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Quisque ultrices vestibulum metus. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Praesent placerat. Donec tempus urna nec orci. Maecenas lectus justo, commodo ac, aliquam a, consectetur sed, pede. Suspendisse diam metus, tempus id, aliquam eget, aliquam vel, velit. Nulla libero velit, facilisis nec, elementum at, hendrerit nec, purus.

Review your asset allocation

Stock	Domestic large
	Domestic mid.
	Domestic small
	Int'l developed
Fixed income	Short term tres.
	High qual. corp.
Cash	Cash

We recommend that you purchase these securities

Action	Symbol	Description	Last	Shares	Price
[buy]	MMMM	IVV iShares S&P 500 Index	00.00	2500	00,000.00
[buy]	MMMM	IWR iShares Russell Midcap Index	00.00	200	00,000.00
[sweep]	MMMM	IWM iShares Russell 2000 Index			00,000.00

Note: Due to security price fluctuation and rounding transactions to nearest share initial investment amounts for all asset classes, including cash, may vary slightly from target dollar. **Total: \$00,000.00**

[Cancel](#)[Place Order](#)

802

801

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FIG. 8

S&P 500

AmeritradePlus™

Switch Accounts 

My GOALS

My PORTFOLIO

My PLAN

My PERFORMANCE

My INDEX

My CLIENT SERVICES

Return to Plus site

My Goals

Return to Execute Your Plan

4. Execute Your Plan - Analyze Tax Consequences

Sell Recommendations

	Shares	Realized Gain/(Losses)	Short-Term Gain	Subject to Wash Sales?
<input type="checkbox"/> AOL	300	(\$6,312.45)	N/A	No
<input type="checkbox"/> VFINX	136	Click Here to Add Basis	N/A	N/A
<input type="checkbox"/> XLV	2100	\$2,112.61 Click to see Individual Lots	No	No
<input type="checkbox"/> CSCO	3100	\$46,112.00 Click to see Individual Lots	In Part	No
		\$XX,XXX		

Buy Recommendations

You are not buying any funds that are subject to wash sales rules !!

Save & Continue

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FIG. 9

Make sure that all previously submitted Amerivest orders have closed before placing new orders.

AMERITRADE

Ameritrade Trading Ticket

Verify Your Order

Action	Shares	ETF	Terms	Last Trade	Total
Buy	9	SHY iShares Lehman 1-3 Year Treasury Bond	Market	\$55.25	\$497.25
Buy	10	SPY SPDRs	Market	\$37.28	\$708.51
Buy	10	IWM iShares Russell 2000 Index	Market	\$102.88	\$1,954.72
Buy	8	EFA iShares MSCI EAFE Index Fund	Market	\$22.32	\$223.20
Buy	10	IYR iShares Dow Jones US Real Estate	Market	\$78.92	\$710.28
				Net Total	\$4,093.96

These transactions will execute in your Ameritrade brokerage account number XXXXXXXX when you click 'Place Order' below.

Do Not Place Orders

Place Orders

1001

Please review special margin requirements for certain securities.

Orders for OTCBB securities are subject to the Ameritrade OTCBB Securities

Trading Rules.

In a fast-moving market, bid and ask prices may change rapidly and may not accurately reflect current conditions. We cannot guarantee prices on market orders. In addition, there is the risk that outages involving your access to the Internet or our own systems may interfere with your ability to access your online account. If you experience difficulties, please contact client services 24 hours a day, 7 days a week (excluding market holidays).

Exit

Email support@amerivestbvn.com for help or to provide feedback

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FIG. 10

AMERITRADE

my Goal | my Account | Account Services | Help? | Logout

- Edit my Info

- Invest
- Withdraw
- Rebalance
- Performance
- Edit Goal

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Mon, 00 00 2004 - XX:XX AM EST
For Assistance Call (888)888-8888

Account Summary

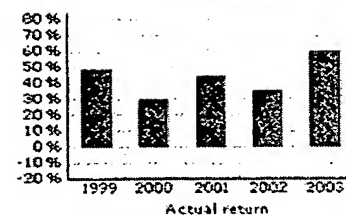
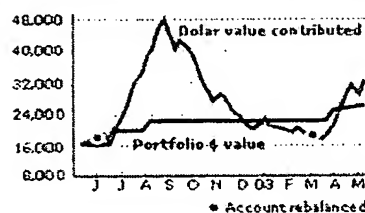
Current Value: [\$XXX:XX]
Target Goal: [Goal Name]
Rebalance Goal: [Date]

[Invest Cash](#) | [Withdraw Cash](#)

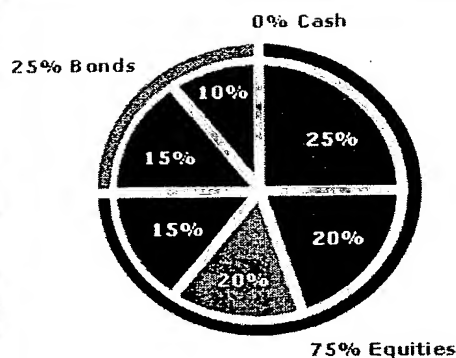
Performance

go to: ☒ monthly

Click chart to view larger size



Asset Allocation for [Goal Name] Goal



Asset Class		Current %	Current \$
Stock	Domestic large	21.91%	\$436.64
	Domestic mid.	5.18%	\$103.27
	Domestic small	3.70%	\$1,452.72
	Int'l developed	2.58%	\$95.22
Fixed income	Short term tres.	56.45%	\$5,212.12
	High qual. corp.	14.23%	\$356.45
Cash	Cash	0%	\$0.00
Total:			\$00,000.00

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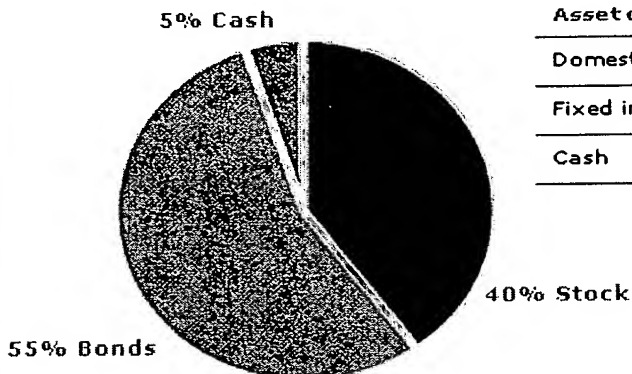
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FIG. 12

Withdraw Cash**Your Current Asset Allocation by Asset Class**

Here's how your current positions are allocated by asset class.

Current portfolio value \$10,006.73

Asset class	Symbol	Current %	Current \$
Domestic Large Cap	VTI	21.91%	\$436.64
Fixed income	AGG	5.18%	\$103.27
Cash		3.70%	\$1,452.72

Withdraw Cash

To withdraw cash simply enter the amount you'd like to withdraw and click "Recommended Transactions". If you would like to liquidate your account, click "Liquidate Assets". A new asset allocation will be generated showing the recommended transactions for cash withdrawal.

\$

Recommended Transactions**Liquidate Assets**

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FIG. 19

- Edit my Info

- Invest
- Withdraw
- Rebalance

- Performance

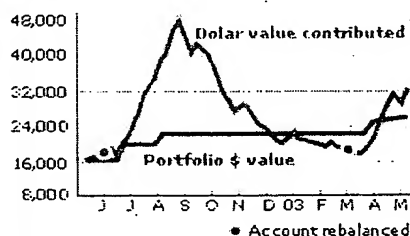
- Edit Goal

Amerivest[®] Patent Pending

Help ?

Your Portfolio Performance

This chart shows the value of your Amerivest portfolio and related information. Select the time horizon and comparison options you wish to view. Please take time to review how these values are calculated.



Time Horizon:

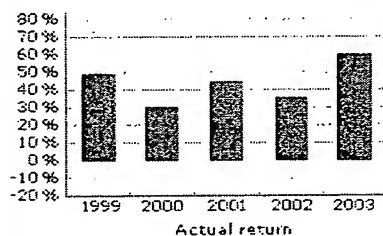
Since Inception ☒

Redraw Chart

How Values are Calculated

Target Value is an educated guess at how well your portfolio may perform based on the historical performance of asset classes similar to those in your portfolio and forward looking estimates of economic factors. The actual performance of your investment will vary because of many factors and your investment may lose value. Portfolio Dollar Value is based on the value of your Amerivest holdings, but does not include dividends, interest or expenses. Dollar Value Contributed represents your initial Amerivest investment amount and money added or removed via the Amerivest Add Money and Rebalance pages. Performance for the Conservative, Moderate, Balanced, Growth or Aggressive Portfolio shows the approximate value of a hypothetical portfolio invested with the same amount of money in the Amerivest-recommended ETFs for that strategy and does not include dividends, interest or expenses. None of the values shown above reflect the impact of taxes. Please review important information for further details.

Here is the rate of return for your Amerivest portfolio and several comparison rates of return. Select the time horizon and comparison options you wish to view. Please take time to review how these rates of return are calculated.



Time Horizon:

Since Inception ☒

Redraw Chart

How Rates of Return are Calculated

Target ROR is an educated guess at how well a hypothetical portfolio made up of asset classes similar to those in your portfolio may perform. Target ROR assumes that distributions (such as dividends and interest) are accumulated and reinvested at time of rebalance. Your actual ROR will vary because of many factors and your investment may lose value. Actual ROR is based on the change in value of your Amerivest holdings. Actual ROR does not include dividends, interest or expenses. S&P 500 ROR is based on the S&P 500 index and does not include dividends, interest or expenses. The comparison rates of return for Conservative, Moderate, Balanced, Growth or Aggressive Portfolios are based on a hypothetical investment in the Amerivest-recommended ETFs for that strategy and do not include dividends, interest or expenses. None of the rates of return shown above reflect the impact of taxes. Please review important information for further details.



FIG. 20

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